

Certificate Number: 20611-PAW-DE-037990065

Bankruptcy Case Number: 23-22221



20611-PAW-DE-037990065

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 3, 2023, at 7:30 o'clock PM EST, Ryan P Clarkson completed a course on personal financial management given by internet by Ronda J. Winnecour, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 4, 2023 By: /s/Kathleen B Mills

Name: Kathleen B Mills

Title: TEN Financial Educator